

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE: JAMES VINSON
DOROTHY VINSON**

CHAPTER 13

DEBTORS

CASE NO. 14-12389 JDW

MOTION TO MODIFY CHAPTER 13 PLAN AFTER CONFIRMATION

COME NOW, James and Dorothy Vinson, Debtors, pursuant to 11 U.S.C. § 1329, and by and through their attorney of record, and state as follows:

1. That Debtors' Chapter 13 Plan was confirmed on November 26, 2014 [**Dkt. #42**], providing for a plan period of 60 months and a total distribution of \$5,163.60 to unsecured creditors.
2. The Debtors' confirmed plan allows for a payment for their ongoing mortgage in the amount of \$1,323.25 to HSBC Mortgage, now transferred to Caliber Home Loans, as servicing agent for U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust [**Dkt. #44**].
3. The Debtors have entered into a permanent loan modification agreement permanently modifying their payment to \$1,232.48, beginning with the March, 2018 payment. [**Dkt. #86**].
4. The Debtors request that their plan be modified to pay the \$1,232.48 mortgage payment to Caliber Home Loans as servicer for U.S. Bank Trust, N.A., as Trustee, beginning with the March, 2018 payment and continuing to the end of the plan. Debtors further request that all arrearage be removed from the plan.
5. Debtors request their distribution to unsecured creditors remain the same.

6. All creditors listed on the mailing matrix shall have a minimum of 30 days from the date of filing of the motion to file a response or objection with the Court.

WHEREFORE, PREMISES CONSIDERED, Debtors move this Honorable Court to enter an order directing the modification of the Chapter 13 plan after confirmation.

RESPECTFULLY SUBMITTED,

/s/Karen B. Schneller

KAREN B. SCHNELLER, MSB#6558

ROBERT H. LOMENICK, MSB #104186

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NOTICE OF MOTION

PLEASE TAKE NOTICE that all responses are due on or before thirty (30) days from the date of this notice, to consider and act upon the Motion for Modification of Chapter 13 Plan After Confirmation.

Should any party receiving this notice respond or object to said motion such response or objection is required to be filed with the Clerk of this Court, U.S. Bankruptcy Court, Northern District of Mississippi, 703 Highway 145 North, Aberdeen, Mississippi 39730, and served on the Attorney for the Movant on or before said objection due date. If any objection or response is filed, the Court will notify the parties of a date, time and place for the hearing thereon, otherwise, the Court may consider said motion immediately after the objection or response due date.

RESPECTFULLY SUBMITTED, this the 24th day of September, 2018

/s/Karen B. Schneller
KAREN B. SCHNELLER, MSB#6558
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CERTIFICATE OF SERVICE

I, Karen B. Schneller/Robert H. Lomenick, Attorney for Debtor, do hereby certify that I have this day mailed postage prepaid and/or via electronic delivery, a true and correct copy of the above and foregoing Motion To Modify Chapter 13 Plan After Confirmation and Notice of Motion to:

**U.S. Bank Trust, N.A.
As Trustee for LSF9 Master
Participation Trust
c/o RAS Crane, LLC
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097**

**Caliber Home Loans
Post Office Box 619063
Dallas, TX 75261**

**Locke D. Barkley
Chapter 13 Trustee
6360 I-55 North, Suite 140
Jackson, MS 39211**

**Office of the U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201**

all creditors on matrix

This the 24th day of September, 2018

/s/Karen B. Schneller
KAREN B. SCHNELLER
ROBERT H. LOMENICK